

United States Bankruptcy Court
Eastern District of New YorkIn Re: Mark Kipnis
DebtorCase No. 1-18-40103
Reporting Period: 30-Nov-20Social Security. # [REDACTED]**Monthly Operating Report**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

| Required Documents | Form No. | Document Attached | Explanation Attached |
|--|--------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 (INDV) | | |
| Bank Reconciliation (or copies of debtor's bank reconciliations) | MOR-1 (CONT) | | |
| Copies of bank statements | | | |
| Disbursement Journal | MOR-2 (INDV) | | |
| Balance Sheet | MOR-3 (INDV) | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Post-petition Debts and Taxes | MOR-4 (INDV) | | |
| Status of Secured Notes, Lease Payables, Adequate Protection Payments and Installment Payments | MOR-5 (INDV) | | |
| Debtor Questionnaire | MOR-6 (INDV) | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor: js/mark KipnisDate: 12/23/2020

Signature of Joint Debtor: _____

Date: _____

In Re: Mark Kipnis
Debtor

Case No. 1-18-40103
Reporting Period: 30-Nov-20

Schedule of Cash Receipts and Disbursements

Amounts reported should be from the debtor's books and not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the three bank account columns. Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

| | Bank Accounts | | |
|--|---------------|--|----------------------------|
| | TD DIP 4241 | Current Month - Actual (Total of All Accounts) | Cummulative For All Months |
| Cash - Beginning of Month | \$ 5,046.25 | \$ 5,046.25 | |
| Receipts | | | |
| Salary | \$ 4,077.72 | \$ 4,077.72 | \$ 223,809.48 |
| Interest and Dividend Income | \$ - | \$ - | \$ 0.19 |
| Rental Income | \$ - | \$ - | \$ 6,031.52 |
| Social Security and Pension | \$ - | \$ - | \$ - |
| Sale of Assets | \$ - | \$ - | \$ - |
| Other Income (Schedule Attached) | \$ 8,661.22 | \$ 2,670.00 | \$ 127,479.92 |
| Total Receipts | \$ 12,738.94 | \$ 6,747.72 | \$ 357,321.11 |
| Disbursements - Ordinary | | | |
| Auto Expense | \$ - | \$ - | \$ 2,542.29 |
| Business Contributions | \$ - | \$ - | \$ 6,000.00 |
| Community Fee | \$ - | \$ - | \$ 9,220.00 |
| Computer and Internet Expenses | \$ - | \$ - | \$ 3,453.37 |
| Condo Maintenance | \$ - | \$ - | \$ 3,550.00 |
| Education | \$ - | \$ - | \$ 5,795.05 |
| Household: Food, Clothing, Hygiene | \$ 1,558.03 | \$ 1,558.03 | \$ 91,757.99 |
| Insurance Expenses | \$ 71.17 | \$ 71.17 | \$ 29,462.08 |
| Leasing Payments | \$ - | \$ - | \$ 35,255.36 |
| Medical Expense | \$ - | \$ - | \$ 2,767.17 |
| Mortgage Payments | \$ 3,436.55 | \$ 3,436.55 | \$ 111,530.32 |
| Repairs and Maintenance | \$ - | \$ - | \$ 1,812.41 |
| Services Rendered | \$ - | \$ - | \$ 7,412.05 |
| Licenses and permits | \$ - | \$ - | \$ 125.00 |
| Utilities | \$ 2,619.50 | \$ 2,619.50 | \$ 16,761.37 |
| Violations | \$ - | \$ - | \$ 270.00 |
| Other Disbursements - Ordinary (Schedule Attached) | \$ 37.69 | \$ 37.69 | \$ 21,605.90 |
| Total Disbursements - Ordinary | \$ 7,722.94 | \$ 7,722.94 | \$ 349,320.36 |
| Disbursements - Reorganization | | | |
| Professional Fees | \$ - | \$ - | \$ - |
| U.S. Trustee | \$ - | \$ - | \$ 3,929.67 |
| Other Disbursements - Reorganization (Schedule Attached) | \$ - | \$ - | \$ - |
| Total Disbursements - Reorganization | \$ - | \$ - | \$ 3,929.67 |
| Total Disbursements (Ordinary+Reorganization) | \$ 7,722.94 | \$ 7,722.94 | \$ 353,250.03 |
| Net Cash Flow (Receipts Less Disbursements) | \$ 5,016.00 | \$ (975.22) | \$ 4,071.08 |
| Cash -End of Month | \$ 10,062.25 | \$ 4,071.03 | |

Bank Accounts

In Re: Mark Kipnis
Debtor

Case No. 1-18-40103

Reporting Period: 30-Nov-20

| Other Income | TD DIP 4241 | Current Month - Actual (Total of All Accounts) | Cummulative For All Months |
|---------------------------------|--------------------|--|----------------------------|
| Business Income | \$ - | \$ - | \$ 6,700.00 |
| Transfer from personal accounts | \$ - | \$ - | \$ 1,978.34 |
| Support from spouse | \$ - | \$ - | \$ 28,500.00 |
| Insurance Proceeds | \$ 5,991.22 | \$ - | \$ - |
| Misc | \$ 2,670.00 | \$ 2,670.00 | \$ 90,301.58 |
| Total Other Income | \$ 8,661.22 | \$ 2,670.00 | \$ 127,479.92 |

| Bank Accounts | | | |
|---|-----------------|--|----------------------------|
| Other Disbursements - Ordinary | TD DIP 4241 | Current Month Actual (Total of All Accounts) | Cummulative For All Months |
| Bank Service Charges | \$ 1.00 | \$ 1.00 | \$ 1,659.05 |
| Cable Expenses | \$ - | \$ - | \$ 1,795.01 |
| Support to wife | \$ - | \$ - | \$ 850.00 |
| Dues and subscriptions | \$ 2.99 | \$ 2.99 | \$ 453.18 |
| Gifts | \$ - | \$ - | \$ 294.49 |
| Postages and Delivery | \$ - | \$ - | \$ 198.65 |
| Tax Preparation Fees | \$ - | \$ - | \$ 1,000.00 |
| Telephone Expense | \$ 33.70 | \$ 33.70 | \$ 11,104.76 |
| Tolls and parking | \$ - | \$ - | \$ 2,632.75 |
| Transportation | \$ - | \$ - | \$ 89.70 |
| Travel Expenses | \$ - | \$ - | \$ 1,528.31 |
| Total Other Ordinary Disbursements | \$ 37.69 | \$ 37.69 | \$ 21,605.90 |

| Bank Accounts | | | |
|---|-------------|--|----------------------------|
| Other Disbursements - Reorganization | TD DIP 4241 | Current Month Actual (Total of All Accounts) | Cummulative For All Months |
| | \$ - | \$ - | \$ - |
| | \$ - | \$ - | \$ - |
| Total Other Disbursements - Reorganization | \$ - | \$ - | \$ - |

Disbursements for Calculating U.S. Trustee Quarterly Fees: (From "Current Month - Actual" Column)

| | |
|--|--------------------|
| Total Disbursements | \$ 7,722.94 |
| Less: Transfers To Other Debtor In Possession Accounts | \$ - |
| Plus: Estate Disbursements Made By Outside Sources (i.e. from escrow) | \$ - |
| Total Disbursements For Calculating U.S. Trustee Quarterly Fees | \$ 7,722.94 |

In Re: Mark Kipnis
Debtor

Case No. 1-18-40103
Reporting Period: 30-Nov-20

Bank Reconciliations

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

| | TD DIP 4241 | Tax # | Other # |
|--|---------------------|----------|------------|
| Balance Per Books | \$ 10,062.25 | | |
| Balance Per Bank Statement | \$ 10,062.25 | | |
| (+) Deposits In Transit (List Attached) - Cash On Hand | | | |
| (-) Outstanding Checks (List Attached) | | | |
| Other (Explanations Attached) | | | |
| Adjusted Bank Balance* | \$ 10,062.25 | | |

*"Adjusted Bank Balance" must equal "Balance Per Books"

| Deposits In Transit | Date | # | Amount |
|----------------------------------|------|---|--------|
| | | | |
| | | | |
| | | | |
| | | | |
| Total Deposits In Transit | | | |

| Checks Outstanding | Date | Check # | Amount |
|---------------------------------|------|---------|--------|
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| Total Checks Outstanding | | | |

Other

In Re: Mark Kipnis
Debtor

Case No. 1-18-40103
Reporting Period: 30-Nov-20

Balance Sheet

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

| Assets | Book Value At End of Current Reporting Month | Book Value On Petition Date Or Scheduled |
|--|---|---|
| Schedule A - Real Property Assets | | |
| 428 Ovington Avenue #3E, Brooklyn, NY 11209 | \$ 457,180.00 | \$ 457,180.00 |
| 359 Ovington Avenue #B7, Brooklyn, NY 11209 | \$ 120,000.00 | \$ 120,000.00 |
| 70 East Creek View Dr., Gouldsboro, PA 18424 | \$ 150,000.00 | \$ 150,000.00 |
| 1543 West 1st Street #B4, Brooklyn, NY 11204 | \$ 235,831.50 | \$ 235,831.50 |
| 1926 Livingston Strret, Gouldsboro, PA 18424 | \$ 15,000.00 | \$ 15,000.00 |
| Total Real Property Assets | \$ 978,011.50 | \$ 978,011.50 |
| Schedule B - Personal Property Assets | | |
| Cash on Hand | \$ 40.00 | \$ 40.00 |
| Bank Accounts | \$ 4,071.03 | \$ 5,046.25 |
| Security Deposits | \$ - | \$ - |
| Household Goods & Furniture | \$ 2,500.00 | \$ 2,500.00 |
| Electronics | \$ 500.00 | \$ 500.00 |
| Wearing Apparel | \$ 500.00 | \$ 500.00 |
| IRA | \$ 3,000.00 | \$ 3,000.00 |
| Pets | \$ 100.00 | \$ 100.00 |
| Interest in partnerships | \$ 7,500.00 | \$ 7,500.00 |
| Retirement and Profit Sharing | \$ - | \$ - |
| Autos Trucks and Vehicles | \$ - | \$ - |
| Professional Retainers | \$ - | \$ 1,000.00 |
| Total Personal Property Assets | \$ 18,211.03 | \$ 20,186.25 |
| Total Assets | \$ 996,222.53 | \$ 998,197.75 |
| Liabilities and Owner's Equity | Book Value At End of Current Reporting Month | Book Value On Petition Date Or Scheduled |
| Liabilities Not Subject To Compromise (Post-petition) | | |
| Federal Income Taxes (not deducted from wages) | \$ - | \$ - |
| FICA/Medicare (not deducted from wages) | \$ - | \$ - |
| State Taxes (not deducted from wages) | \$ - | \$ - |
| Real Estate Taxes | \$ - | \$ - |
| Other Taxes | \$ - | \$ - |
| TOTAL TAXES | \$ - | \$ - |
| Professional Fees | \$ 5,150.00 | \$ - |
| Other Post-petition Liabilities (List of Creditors Attached) | \$ 5,150.00 | \$ - |
| Total Post-petition Liabilities | \$ 10,300.00 | \$ - |
| Liabilities Subject To Compromise (Pre-petition) | | |
| Secured Debt | \$ 913,155.59 | \$ 913,155.59 |
| Priority Debt | \$ - | \$ - |
| Unsecured Debt | \$ 399,903.37 | \$ 399,903.37 |
| Total Pre-petition Liabilities | \$ 1,313,058.96 | \$ 1,313,058.96 |
| Total Liabilities | \$ 1,323,358.96 | \$ 1,313,058.96 |

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Summary of Unpaid Post-petition Debts

| | Number of Days Past Due | | | | | Total |
|---|-------------------------|-----------|-----------|-----------|-------------|--------------------|
| | Current | 0-30 | 31-60 | 61-90 | Over 91 | |
| Mortgage | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Rent | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Secured Debt/Adequate Protection Payments | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Professional Fees | \$ 200.00 | \$ 200.00 | \$ 200.00 | \$ 200.00 | \$ 4,350.00 | \$ 5,150.00 |
| Other Post-Petition debt | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Employment/Income Tax | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
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| Total Post-petition Debts | \$ 200.00 | | | | | \$ 5,150.00 |

Explain how and when the Debtor intends to pay any past due post-petition debts.

In Re: Mark Kipnis
Debtor

Case No. 1-18-40103
Reporting Period: 30-Nov-20

Post-Petition Status Of Secured Notes, Leases Payables and Adequate Protection

| Name of Creditor | Scheduled Monthly Payment Due | Amount Paid During Month | Total Unpaid Post-petition |
|-----------------------|-------------------------------|--------------------------|----------------------------|
| | | | |
| | | | |
| | | | |
| Total Payments | | | |

Installment Payments

| Type of Property | Carrier | Period Recovered | Payment Amount and Frequency |
|------------------|---------|------------------|------------------------------|
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In Re: Mark Kipnis
Debtor

Case No. 1-18-40103
Reporting Period: 30-Nov-20

Debtor Questionnaire

| Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary. | | Yes | No |
|--|---|------------|-----------|
| 1 | Have any funds been disbursed from any account other than a debtor in possession account this reporting period? | | X |
| 2 | Is the Debtor delinquent in the timely filing of any post-petition tax returns? | | X |
| 3 | Are property insurance, automobile insurance or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies? | | X |
| 4 | Is the Debtor delinquent in paying any insurance premium payment? | | X |
| 5 | Have any payments been made on pre-petition liabilities this reporting period? | | X |
| 6 | Are any post petition State or Federal income taxes past due? | | X |
| 7 | Are any post petition real estate taxes past due? | | X |
| 8 | Are any other post petition taxes past due? | | X |
| 9 | Have any pre-petition taxes been paid during this reporting period? | | X |
| 10 | Are any amounts owed to post petition creditors delinquent? | | X |
| 11 | Have any post petition loans been received by the Debtor from any party? | | X |
| 12 | Is the Debtor delinquent in paying any U.S. Trustee fees? | | X |
| 13 | Is the Debtor delinquent with any court ordered payments to attorneys or other professionals? | | X |



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T

STATEMENT OF ACCOUNT

MARK KIPNIS
428 OVINGTON AVE APT 3E
BROOKLYN NY 11209-1552

Page: 1 of 5
Statement Period: Nov 04 2020-Dec 03 2020
Cust Ref #: T-###
Primary Account #: 4241

TD Convenience Checking

MARK KIPNIS

Account 4241

ACCOUNT SUMMARY

| | | | |
|---------------------|-----------|--------------------------------|----------|
| Beginning Balance | 3,953.61 | Average Collected Balance | 9,218.34 |
| Deposits | 600.00 | Interest Earned This Period | 0.00 |
| Electronic Deposits | 12,168.19 | Interest Paid Year-to-Date | 0.00 |
| Checks Paid | 4,298.62 | Annual Percentage Yield Earned | 0.00% |
| Electronic Payments | 2,918.37 | Days in Period | 30 |
| Service Charges | 1.00 | | |
| Ending Balance | 9,503.81 | | |

DAILY ACCOUNT ACTIVITY

Deposits

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|-------------|--------|
| 11/27 | DEPOSIT | 600.00 |
| Subtotal: | | 600.00 |

Electronic Deposits

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---|--------|
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 4.00 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 4.00 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 4.00 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 4.00 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 4.00 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 80.84 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 108.90 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 112.90 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 407.04 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 455.56 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 488.78 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 514.82 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 514.82 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 514.82 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 514.82 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 564.48 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 564.48 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 564.48 |
| 11/04 | ACH DEPOSIT, PROG SPECIALTY INS PREM ****44118 Mark | 564.48 |
| 11/05 | ACH DEPOSIT, VENMO CASHOUT ****965288 | 670.00 |

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

How to Balance your Account

Page:

2 of 5

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

| | | |
|---|-------------------|----------|
| ① | Ending Balance | 9,503.81 |
| ② | Total Deposits | + |
| ③ | Sub Total | |
| ④ | Total Withdrawals | - |
| ⑤ | Adjusted Balance | |

| ② DEPOSITS NOT ON STATEMENT | DOLLARS | CENTS |
|-----------------------------------|---------|-------|
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| Total Deposits | | ② |

| ④ WITHDRAWALS NOT ON STATEMENT | DOLLARS | CENTS |
|--------------------------------------|---------|-------|
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| WITHDRAWALS NOT ON STATEMENT | DOLLARS | CENTS |
|---------------------------------|---------|-------|
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| Total Withdrawals | | ④ |

FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

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STATEMENT OF ACCOUNT

MARK KIPNIS

Page: 3 of 5
 Statement Period: Nov 04 2020-Dec 03 2020
 Cust Ref #: [REDACTED] T-###
 Primary Account #: [REDACTED] 4241

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---|----------|
| 11/06 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 11/06 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 519.51 |
| 11/13 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 11/13 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 519.51 |
| 11/19 | DEBIT CARD CREDIT [REDACTED] 0423, AUT 111920 VISA DDA REF AMAZON COM AMZN COM BILL * AMZN COM BILL * WA | 29.25 |
| 11/20 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 11/20 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 519.51 |
| 11/23 | ATM CHECK DEPOSIT [REDACTED] 0423 AUT 112320 ATM CHECK DEPOSIT 2417 PARK AVENUE EASTON * PA | 1,400.00 |
| 11/27 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 11/27 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 519.51 |

Subtotal: 12,168.19

Checks Paid

No. Checks: 5

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

| DATE | SERIAL NO. | AMOUNT | DATE | SERIAL NO. | AMOUNT |
|-------|------------|----------|-------|------------|--------|
| 11/09 | 213 | 1,449.81 | 11/27 | 258* | 650.00 |
| 11/12 | 222* | 558.74 | 12/03 | 1749755* | 212.07 |
| 11/13 | 223 | 1,428.00 | | | |

Subtotal: 4,298.62

Electronic Payments

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---|--------|
| 11/04 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 103120 VISA DDA PUR AMZN MKTP US 285GU3EN2 AMZN COM BILL * WA | 13.77 |
| 11/04 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 110220 VISA DDA PUR APPLE COM BILL 408 974 1010 * CA | 2.99 |
| 11/06 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 110420 VISA DDA PUR TRACFONE SERVICES TRACFONE COM * FL | 16.85 |
| 11/09 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 110620 VISA DDA PUR VESTED BUSINESS BROKERS SMITH TOWN * NY | 9.99 |
| 11/09 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 110620 VISA DDA PUR HELLERS GAS 570 689 6049 PA | 662.63 |
| 11/09 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 110820 VISA DDA PUR LEMONADE I LEMONADE I LEMONADE COM * NY | 39.00 |
| 11/12 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 111020 VISA DDA PUR AMZN MKTP US 287GJOW00 A AMZN COM BILL * WA | 16.95 |
| 11/12 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 111020 VISA DDA PUR DALEVILLE ACE HARDWARE COVINGTON TOW * PA | 102.93 |
| 11/12 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 111020 VISA DDA PUR DALEVILLE ACE HARDWARE COVINGTON TOW * PA | 5.29 |

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

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STATEMENT OF ACCOUNT

MARK KIPNIS

Page:

4 of 5

Statement Period:

Nov 04 2020-Dec 03 2020

Cust Ref #:

T-###

Primary Account #:

4241

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---|--------|
| 11/12 | DEBIT POS [REDACTED] 0423, AUT 111220 DDA PURCHASE SHOPRITE DALEVILLE S1 DALEVILLE * PA | 166.08 |
| 11/13 | DEBIT CARD PAYME [REDACTED] 0423, AUT 111220 VISA DDA PUR LEMONADE I LEMONADE I LEMONADE COM * NY | 32.17 |
| 11/13 | ELECTRONIC PMT-TEL, PP ELEC BILL [REDACTED] 6018 | 644.87 |
| 11/16 | DEBIT CARD PURCHA [REDACTED] 0423, AUT 111220 VISA DDA PUR AMAZON COM 2047Q8NWT AMZ AMZN COM BILL * WA | 38.71 |
| 11/16 | DEBIT CARD PURCHA [REDACTED] 0423, AUT 111520 VISA DDA PUR AMZN MKTP US 205SMPT10 AMZN COM BILL * WA | 26.11 |
| 11/19 | DEBIT CARD PURC [REDACTED] 0423, AUT 111820 VISA DDA PUR Groupon INC 312 2886424 IL | 4.99 |
| 11/23 | DEBIT POS [REDACTED] 0423, AUT 112320 DDA PURCHASE SANDY LAKES WHO EASTON * PA | 125.05 |
| 11/23 | DEBIT POS [REDACTED] 0423, AUT 112320 DDA PURCHASE TJMAXX 63926 LINDEN BETHLEHEM * PA | 285.72 |
| 11/25 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 112320 VISA DDA PUR JOHN G S EASTON * PA | 41.50 |
| 11/30 | DEBIT CARD PURCHA [REDACTED] 0423, AUT 112820 VISA DDA PUR AMZN MKTP US LC3WU6DZ3 AMZN COM BILL * WA | 100.70 |
| 11/30 | DEBIT POS [REDACTED] 0423, AUT 113020 DDA PURCHASE FONG ZHONG BROS BROOKLYN * NY | 32.87 |
| 11/30 | DEBIT POS [REDACTED] 0423, AUT 113020 DDA PURCHASE NET COST 60711 BROOKLYN * NY | 121.15 |
| 11/30 | DEBIT POS [REDACTED] 0423, AUT 113020 DDA PURCHASE ALEXS DISCOUNT LIQUOR BROOKLYN * NY | 82.68 |
| 12/01 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 112920 VISA DDA PUR TRACFONE SERVICES TRACFONE COM * FL | 16.85 |
| 12/01 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 113020 VISA DDA PUR NYCDOT PARKING METERS LONG IS CITY * NY | 2.00 |
| 12/01 | DEBIT CARD PURCHAS [REDACTED] 0423, AUT 113020 VISA DDA PUR EAST GOURMET BUFFET BARTONSVILLE * PA | 33.00 |
| 12/01 | DEBIT POS [REDACTED] 0423, AUT 120120 DDA PURCHASE DOLLAR GENERAL 298 STA CLIFTON TOWNS * PA | 22.80 |
| 12/02 | DEBIT CARD PURCHA [REDACTED] 0423, AUT 113020 VISA DDA PUR SINCLAIR NETCONG NJ NETCONG * NJ | 34.93 |
| 12/02 | DEBIT POS [REDACTED] 0423, AUT 120220 DDA PURCHASE DOLLAR GENERAL 298 STA CLIFTON TOWNS * PA | 32.50 |
| 12/03 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 113020 VISA DDA PUR AMZN MKTP US LH87B5NT3 AMZN COM BILL * WA | 95.15 |
| 12/03 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 120220 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA | 2.99 |
| 12/03 | DEBIT POS [REDACTED] 0423, AUT 120320 DDA PURCHASE SHOPRITE DALEVILLE S1 DALEVILLE * PA | 105.15 |

Subtotal:

2,918.37

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

MARK KIPNIS
428 OVINGTON AVE APT 3E
BROOKLYN NY 11209-1552

Page: 1 of 5
Statement Period: Oct 04 2020-Nov 03 2020
Cust Ref #: T-###
Primary Account #: 4241



TD Convenience Checking

MARK KIPNIS

Account 4241

ACCOUNT SUMMARY

| | | | |
|---------------------|----------|--------------------------------|----------|
| Beginning Balance | 935.09 | Average Collected Balance | 4,065.70 |
| Deposits | 5,300.00 | Interest Earned This Period | 0.00 |
| Electronic Deposits | 5,786.11 | Interest Paid Year-to-Date | 0.00 |
| Checks Paid | 4,768.71 | Annual Percentage Yield Earned | 0.00% |
| Electronic Payments | 3,297.88 | Days in Period | 31 |
| Service Charges | 1.00 | | |
| Ending Balance | 3,953.61 | | |

DAILY ACCOUNT ACTIVITY

Deposits

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|-------------|----------|
| 10/21 | DEPOSIT | 5,300.00 |
| | Subtotal: | 5,300.00 |

Electronic Deposits

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|--|----------|
| 10/05 | ACH DEPOSIT, VENMO CAS 6334 | 835.00 |
| 10/09 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 10/09 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL | 1,036.63 |
| 10/13 | POS CREDIT 0423, AUT 101220 DDA PURCH REF TJMAXX 0 2630 HYLAN B STATEN ISLAND * NY | 57.98 |
| 10/13 | POS CREDIT 0423, AUT 101220 DDA PURCH REF MARSHALLS 2485 RICHMON STATEN ISLAND * NY | 54.99 |
| 10/14 | POS CREDIT 0423, AUT 101420 DDA PURCH REF MARSHALLS 1118 COMMERC DICKSON CITY * PA | 59.99 |
| 10/16 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 10/22 | POS CREDIT 0423, AUT 102220 DDA PURCH REF TJMAXX 0 2630 HYLAN B STATEN ISLAND * NY | 56.98 |
| 10/22 | POS CREDIT 0423, AUT 102220 DDA PURCH REF MARSHALLS 2485 RICHMON STATEN ISLAND * NY | 56.34 |
| 10/23 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 10/23 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 1,039.02 |
| 10/27 | POS CREDIT 0423, AUT 102720 DDA PURCH REF MARSHALLS 1118 COMMERC DICKSON CITY * PA | 69.99 |
| 10/30 | ACH DEPOSIT, ADVANCE HOME CAR PAYROLL 6749 | 499.92 |
| 10/30 | ACH DEPOSIT, FRIENDLY HOME CA PAYROLL 7560 | 519.51 |
| | Subtotal: | 5,786.11 |

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Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



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STATEMENT OF ACCOUNT

MARK KIPNIS

Page: 3 of 5
 Statement Period: Oct 04 2020-Nov 03 2020
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DAILY ACCOUNT ACTIVITY

| Checks Paid | | | *Indicates break in serial sequence or check processed electronically and listed under Electronic Payments | | |
|-------------|------------|----------|--|------------|----------|
| DATE | SERIAL NO. | AMOUNT | DATE | SERIAL NO. | AMOUNT |
| 10/20 | 0000 | 995.23 | 11/03 | 218* | 212.07 |
| 10/22 | 214* | 558.74 | 10/28 | 220* | 1,574.67 |
| 10/27 | 215 | 1,428.00 | | | |
| Subtotal: | | | | | 4,768.71 |

Electronic Payments

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---|--------|
| 10/05 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 100220 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA | 2.99 |
| 10/05 | DEBIT POS [REDACTED] 0423, AUT 100520 DDA PURCHASE SHOPRITE DALEVILLE ST DALEVILLE * PA | 132.26 |
| 10/07 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 100520 VISA DDA PUR AMZN MKTP US MK75T6AND AMZN COM BILL * WA | 9.00 |
| 10/07 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 100520 VISA DDA PUR TRACFONE SERVICES TRACFONE COM * FL | 16.85 |
| 10/07 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 100620 VISA DDA PUR VESTED BUSINESS BROKERS SMITH TOWN * NY | 9.99 |
| 10/08 | DEBIT POS [REDACTED] 0423, AUT 100820 DDA PURCHASE SHOPRITE DALEVILLE ST DALEVILLE * PA | 13.77 |
| 10/09 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 100820 VISA DDA PUR LEMONADE I LEMONADE I LEMONADE COM * NY | 39.00 |
| 10/09 | DEBIT POS [REDACTED] 0423, AUT 100920 DDA PURCHASE RITE AID 00218 MOSCOW * PA | 33.07 |
| 10/09 | DEBIT POS [REDACTED] 0423, AUT 100920 DDA PURCHASE SHOPRITE DALEVILLE ST DALEVILLE * PA | 3.99 |
| 10/13 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 101120 VISA DDA PUR OMIYA 2015 INC BROOKLYN NY | 38.05 |
| 10/13 | DEBIT POS [REDACTED] 0423, AUT 101120 DDA PURCHASE BAYRIDGE DISCOUNT LIQUOR BROOKLYN * NY | 37.00 |
| 10/13 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 101220 VISA DDA PUR LEMONADE I LEMONADE I LEMONADE COM * NY | 32.17 |
| 10/16 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 101420 VISA DDA PUR AMAZON COM MK09F5Y12 AMZ AMZN COM BILL * WA | 11.10 |
| 10/19 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 101520 VISA DDA PUR AMZN MKTP US 2T9VG7ZF2A AMZN COM BILL * WA | 9.85 |
| 10/19 | DEBIT POS [REDACTED] 0423, AUT 101720 DDA PURCHASE TJMAXX 0760 SCRANTON SCRANTON * PA | 56.98 |
| 10/19 | DEBIT POS [REDACTED] 0423, AUT 101720 DDA PURCHASE MARSHALLS 1118 COMMERC DICKSON CITY * PA | 102.22 |
| 10/19 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 101820 VISA DDA PUR GROUPON INC 312 2886424 * IL | 4.99 |
| 10/19 | DEBIT POS [REDACTED] 0423, AUT 101820 DDA PURCHASE DOLLAR GE 298 STATE RO CLIFTON TOWNS * PA | 40.78 |

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Page: 4 of 5
 Statement Period: Oct 04 2020-Nov 03 2020
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|--|----------|
| 10/20 | DEBIT POS [REDACTED] 00423, AUT 102020 DDA PURCHASE DOLLAR GENERAL STATE RO CLIFTON TOWNS * PA | 4.85 |
| 10/21 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 101920 VISA DDA PUR APPLE COM BILL 888 712 7783 * CA | 17.40 |
| 10/21 | ACH DEBIT, PROG SPECIALTY INS PRE [REDACTED] 4118 Mark | 514.82 |
| 10/22 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102020 VISA DDA PUR QUICK CHEK CORPORATION MT ARLINGTON * NJ | 23.08 |
| 10/22 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102020 VISA DDA PUR QUICK CHEK CORPORATION MT ARLINGTON * NJ | 4.00 |
| 10/22 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102120 VISA DDA PUR PROGRESSIVE INS 855 768 0945 * OH | 714.30 |
| 10/23 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102220 VISA DDA PUR MELICKS TOWN FARM OLDWICK * NJ | 17.07 |
| 10/26 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102220 VISA DDA PUR SHELL OIL 12367422018 OLDWICK * NJ | 20.48 |
| 10/26 | DEBIT POS [REDACTED] 0423, AUT 102620 DDA PURCHASE MARSHALLS 1118 COMMERC DICKSON CITY * PA | 121.28 |
| 10/27 | DEBIT POS [REDACTED] 0423, AUT 102720 DDA PURCHASE MARSHALLS 1118 COMMERC DICKSON CITY * PA | 138.99 |
| 10/28 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102520 VISA DDA PUR AMAZON COM 2T11J47K2 AMZN COM BILL * WA | 11.11 |
| 10/29 | DEBIT POS [REDACTED] 0423, AUT 102920 DDA PURCHASE UNIQUE FLOWERS BROOKLYN * NY | 13.07 |
| 10/30 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102920 VISA DDA PUR BLUE RIDGE CABLE TECH 800 222 6377 * PA | 196.75 |
| 10/30 | ACH DEBIT, HARLAND CLARKE CHK ORDERS *Q [REDACTED] 03741L7 | 27.05 |
| 11/02 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 103020 VISA DDA PUR TRACFONE SERVICES TRACFONE.COM * FL | 16.85 |
| 11/02 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 103020 VISA DDA PUR HELLERS GAS 670 689 6049 * PA | 662.00 |
| 11/02 | DEBIT POS [REDACTED] 0423, AUT 103120 DDA PURCHASE SHOPRITE DALEVILLE ST DALEVILLE * PA | 136.41 |
| 11/03 | DEBIT CARD PURCHASE [REDACTED] 0423, AUT 102920 VISA DDA PUR AMAZON COM 282BK6PA0 AMZN COM BILL * WA | 20.44 |
| 11/03 | DEBIT CARD PAYMENT [REDACTED] 0423, AUT 110220 VISA DDA PUR INSTACART SUBSCRIPTION HTTPSINSTACAR * CA | 9.99 |
| 11/03 | DEBIT POS [REDACTED] 0423, AUT 110320 DDA PURCHASE DAVINKO INC CI GOULDSBORO * PA | 33.88 |
| | Subtotal: | 3,297.88 |

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STATEMENT OF ACCOUNT

MARK KIPNIS

Page: 5 of 5
 Statement Period: Oct 04 2020-Nov 03 2020
 Cust Ref #: T-###
 Primary Account #: 4241

DAILY ACCOUNT ACTIVITY

Service Charges

| POSTING DATE | DESCRIPTION | AMOUNT |
|--------------|---------------------|--------|
| 11/03 | PAPER STATEMENT FEE | 1.00 |
| | Subtotal: | 1.00 |

DAILY BALANCE SUMMARY

| DATE | BALANCE | DATE | BALANCE |
|-------|----------|-------|----------|
| 10/03 | 935.09 | 10/21 | 7,153.16 |
| 10/05 | 1,634.84 | 10/22 | 5,966.36 |
| 10/07 | 1,599.00 | 10/23 | 7,488.23 |
| 10/08 | 1,585.23 | 10/26 | 7,346.47 |
| 10/09 | 3,045.72 | 10/27 | 5,849.47 |
| 10/13 | 3,051.47 | 10/28 | 4,263.69 |
| 10/14 | 3,111.46 | 10/29 | 4,250.62 |
| 10/16 | 3,600.28 | 10/30 | 5,046.25 |
| 10/19 | 3,385.46 | 11/02 | 4,230.99 |
| 10/20 | 2,385.38 | 11/03 | 3,953.61 |

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